

Information to identify the case:

Debtor 1	<u>David Wiltrout</u>	Social Security number or ITIN	xxx-xx-0759
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jill Wiltrout</u>	Social Security number or ITIN	xxx-xx-2162
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-20584-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Wiltrout

Jill Wiltrout

6/17/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Wiltrout
Jill Wiltrout
Debtors

Case No. 17-20584-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 17, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David Wiltrout, Jill Wiltrout, 198 Wiltrout Hollow Road, White, PA 15490-1024
14366017	+ Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401
15111881	+ Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
14366024	+ Linebarger Goggin Blaiar & Simpson LLC, PO Box 90128, Harrisburg, PA 17109-0128
14379757	+ Med Express, PO Box 7964, Belfast, ME 04915-7900

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 18 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 17 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 18 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 17 2022 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: blegal@phfa.org	Jun 17 2022 23:51:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
14366019	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jun 17 2022 23:51:00	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14379752	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 17 2022 23:51:00	Caliber Home Loans, Po Box 24610, Oklahoma City, OK 73124-0610
14366020	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 17 2022 23:51:00	Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
14366022	+ EDI: CCUSA.COM	Jun 18 2022 03:53:00	Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14420061	Email/Text: ECMCBKNotices@ecmc.org	Jun 17 2022 23:51:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408

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14366023	+ EDI: BANKAMER.COM	Jun 18 2022 03:53:00	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14366021	EDI: JPMORGANCHASE	Jun 18 2022 03:53:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14656335	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 17 2022 23:51:00	LSF8 Master Participation Trust, c/o Caliber Home Loans, Inc., PO Box 24330, Oklahoma City, OK 73124-0330
14676710	Email/Text: blegal@phfa.org	Jun 17 2022 23:51:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14366025	+ Email/Text: blegal@phfa.org	Jun 17 2022 23:51:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086
14379758	+ Email/Text: blegal@phfa.org	Jun 17 2022 23:51:00	Pa Housing Finance Agency, 2101 N. Front Street, Harrisburg, PA 17110-1086
14366026	+ Email/Text: bankruptcydepartment@tsico.com	Jun 17 2022 23:51:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15363289	^ MEBN	Jun 17 2022 23:49:55	U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LSF8 Master Participation Trust
cr		LSF8 Master Participation Trust
cr	*	U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609
14379749	*+	Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401
14379750	*+	American Student Ast, 100 Cambridge Street Ste 1600, Boston, MA 02114-2518
14379751	*+	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14379754	*+	Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14420062	*	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14379755	*+	Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14379753	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14379756	*+	Linebarger Goggin Blair & Simpson LLC, PO Box 90128, Harrisburg, PA 17109-0128
14379759	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
14366018	##+	American Student Ast, 100 Cambridge Street Ste 1600, Boston, MA 02114-2518

TOTAL: 2 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor LSF8 Master Participation Trust ecfmil@mwc-law.com
Charles Griffin Wohlrab	on behalf of Creditor LSF8 Master Participation Trust cwohlab@raslg.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Mario J. Hanyon	on behalf of Creditor LSF8 Master Participation Trust wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor David Wiltout ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Joint Debtor Jill Wiltout ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sindi Mncina	on behalf of Creditor LSF8 Master Participation Trust smncina@rascrane.com

TOTAL: 10